

Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

Lower Colorado
River Authority

Accident Insurance Benefits

With MetLife, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

Benefit Type ¹	Low Plan Benefits	High Plan Benefits
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	\$75 – \$6,000	\$100 – \$8,000
Dislocation* (depending on the dislocation and type of repair)	\$150 – \$6,000	\$200 – \$8,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$75 – \$7,500	\$75 – \$10,000
Concussion	\$250	\$250
Coma	\$7,500	\$7,500
Laceration (depending on the length of the cut and type of repair)	\$35 – \$300	\$50 – \$400
Broken Tooth	Crown: \$150 / Filling: \$25 / Extraction: \$75	Crown: \$200 / Filling: \$25 / Extraction: \$100
Eye Injury	\$250	\$300
Accident - Medical Services & Treatment Benefits		
Ambulance	Ground: \$500 / Air: \$1,000	Ground: \$500 / Air: \$1,000
Emergency Care (depending on location of care)	\$50 – \$100	\$75 – \$200
Non-Emergency Initial Care	\$50	\$75
Physician Follow-Up	\$50	\$100
Therapy Services (including physical therapy)	\$25	\$35-\$50 depending on the type of service
Medical Testing	\$125	\$200
Medical Appliances (depending on the appliance)	\$50 – \$500	\$75 – \$750
Transportation	\$300	\$300
Benefit Type	Low Plan Benefits	High Plan Benefits
Pain Management (for epidural anesthesia)	\$50	\$75
Prosthetic Device	One device: \$500 More than one device: \$1,000	One device: \$750 More than one device: \$1,500
Modification	\$750	\$1,000
Blood/Plasma/Platelets	\$350	\$400



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Surgical Repair (depending on the type of surgery)	\$125-\$1,250	\$150-\$1,500
Exploratory Surgery	\$125	\$150
Other Outpatient Surgery	\$250	\$300
Hospital Benefits*		
Admission	\$1,500 for the day of admission	\$2,500 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement (paid for up to 15 days per accident)	\$100 per day	\$200 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	\$100 per day	\$200 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	\$100 per day	\$150 per day
Paralysis Benefits		
Paralysis (depending on the number of limbs)	\$7,500 - \$15,000	\$10,000 - \$20,000
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$100 per day

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

* Notes Regarding Certain Benefits

- **Fracture and Dislocation benefits** – Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit
- **Lodging Benefit** – The lodging must be at least 50 miles from the insured's primary residence.

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$500
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$250
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,550

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.

Questions & Answers



Accident Insurance

Q. Who is eligible to enroll for this accident coverage?

A. You are eligible to enroll yourself and your eligible family members!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Or visit our website: mybenefits.metlife.com.

¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

² Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁵ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.